



Order Filed on December 27, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

[dcarlton@kmlawgroup.com](mailto:dcarlton@kmlawgroup.com)

Attorneys for Secured Creditor

The Bank of New York Mellon, successor trustee to  
JPMorgan JPM Chase Bank, N.A., as Trustee, on  
behalf of the registered holders of Structured Asset  
Mortgage Investments II Trust 2005-AR7, Mortgage  
Pass-Through Certificates, Series 2005-AR7

In Re:

Michelle A. Finney-Powell, Carl A. Powell, Sr.

Debtors.

Case No.: 18-28018 VFP

Adv. No.:

Hearing Date: 12/20/18 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 27, 2018**

A handwritten signature in black ink, reading "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtors: Michelle A. Finney-Powell, Carl A. Powell, Sr.

Case No.: 18-28018 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pass-Through Certificates, Series 2005-AR7, holder of a mortgage on real property located at 717 Watchung Avenue, Plainfield, NJ, 07060, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esquire, attorney for Debtors, Michelle A. Finney-Powell and Carl A. Powell, Sr., and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by January 17, 2019, or as may be extended by an application to extend or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.